

DAVID BURCHARD  
CHAPTER 13 TRUSTEE  
P.O. BOX 8059  
FOSTER CITY, CA 94404  
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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA**

In re:

CHARLES DENIS and LYDIA DOWNIE  
10133 FAIRWAY DR  
KELSEYVILLE, CA 95451

###-##-8334  
###-##-1653

Debtor(s)

Case No.: 10-1-1995AJ13  
Chapter 13

**NOTICE OF FINAL CURE MORTGAGE PAYMENT**

The Chapter 13 Trustee, David Burchard, submits this Notice of Final Cure Payment by Debtor(s) pursuant to Bankruptcy Rule 3002.1(f).

The Trustee hereby notifies all parties-in-interest that the above-referenced Debtor(s) has/have completed all payments under the plan and has/have paid in full the amount required to cure pre-petition mortgage arrearages as indicated on the claim of DEPT OF VETERAN AFFAIRS, proof of claim #5.

As required by Rule 3002.1(g), within 21 days after service of this notice, the holder of the obligation, DEPT OF VETERAN AFFAIRS, shall file and serve on the Debtor(s), Debtor(s)' counsel, and the Trustee a statement indicating:

- (1) Whether it agrees that the Debtor(s) has/have paid in full the amount required to cure the pre-petition mortgage arrearages as indicated on its claim; and
- (2) Whether the Debtor(s) is/are otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5) of the Bankruptcy Code.

The statement shall itemize the required cure of the pre- and post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3001(f). Debtor(s) and the Trustee may file motion in response within 21 days per Rule 3002.1(h).

If DEPT OF VETERAN AFFAIRS fails to timely file this statement, Bankruptcy Rule 3002.1(i) remedies will apply for failure to notify.

Dated: June 8, 2015

/s/ David Burchard  
David Burchard, Chapter 13 Trustee

CERTIFICATE OF MAILING

I am over the age of 18 years and not a party to this action. I am employed by the Trustee whose business address is 1065 E. Hillsdale Blvd., Suite #200, Foster City, CA. On the date set forth below, I served a true and correct copy of this **Notice of Final Cure Payment** and this **Certificate of Mailing**, on the persons listed below by following our ordinary business practice for service, which is either deposited in the ordinary course of business with the U.S. Postal Service by first class mail or served by electronic transmission from the Court, if applicable. I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

DANIEL B. BECK  
BECK LAW, P.C.  
2681 CLEVELAND AVE.  
SANTA ROSA, CA 95403

CHARLES DENIS and LYDIA DOWNIE  
10133 FAIRWAY DR  
KELSEYVILLE, CA 95451

DEPT OF VETERAN AFFAIRS  
POB 942895  
SACRAMENTO, CA 94295-0000

Dated: June 8, 2015

JESSICA SEIBERT  
JESSICA SEIBERT  
Case Administrator